

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Krista Anna Wojciechowicz
Debtor

Case No. 21-00167-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: May 03, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2021:

Recip ID	Recipient Name and Address
db	Krista Anna Wojciechowicz, 104 Railroad St, Mocanaqua, PA 18655-1410
5387313	Elan Financial Service, Saint Louis, MO 63101
5387314	Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
5387315	Fedloan, Attn: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184
5387316	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd, Hermitage, PA 16148-3343
5387317	First National Bank, Attn: Bankruptcy, PO Box 3128, Omaha, NE 68103-0128
5387318	First Natl Bk of PA, 4140 E State St, Hermitage, PA 16148-3401
5387319	+ Fnb Omaha, PO Box 3412, Omaha, NE 68103-0412
5387298	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5387322	Mr. Cooper, Attn: Bankruptcy, PO Box 619098, Dallas, TX 75261-9098
5387323	Nationstar/mr Cooper, 350 Highland St, Houston, TX 77009-6623
5387327	PA Sta Empcu, PO Box 1006, Harrisburg, PA 17108-1006
5387336	Synco/Walmart, PO Box 31293, Salt Lake City, UT 84131-0293
5387297	Wojciechowicz Krista Anna, 104 Railroad St, Mocanaqua, PA 18655-1410

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	May 03 2021 22:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5387299	EDI: TSYS2.COM	May 03 2021 22:53:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
5387300	EDI: TSYS2.COM	May 03 2021 22:53:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
5387301	EDI: CAPITALONE.COM	May 03 2021 22:53:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5387302	EDI: CAPITALONE.COM	May 03 2021 22:53:00	Capital One Bank USA N, PO Box 31293, Salt Lake City, UT 84131-0293
5387303	EDI: CITICORP.COM	May 03 2021 22:53:00	Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
5387304	EDI: CITICORP.COM	May 03 2021 22:53:00	Citibank North America, Citibank SD MC, 425 5800 South Corp Pl, Sioux Falls, SD 57101
5387305	EDI: WFNNB.COM	May 03 2021 22:53:00	Comenity Bank/Catherines, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5387306	EDI: WFNNB.COM	May 03 2021 22:53:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5387307	EDI: WFNNB.COM	May 03 2021 22:53:00	Comenity Bank/Lnbryant, PO Box 182789, Columbus, OH 43218-2789
5387308	EDI: WFNNB.COM	May 03 2021 22:53:00	Comenitybank/catherine, PO Box 182789, Columbus, OH 43218-2789
5387309	Email/PDF: creditonebknotifications@resurgent.com		

		May 03 2021 19:08:44	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
5387310	Email/PDF: creditonebknofications@resurgent.com	May 03 2021 19:08:28	Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
5387312	EDI: DISCOVERSL.COM	May 03 2021 22:53:00	Discover Student Loans, Attn: Bankruptcy, PO Box 30948, Salt Lake City, UT 84130-0948
5387311	EDI: DISCOVERSL.COM	May 03 2021 22:53:00	Discover Student Loans, PO Box 30948, Salt Lake City, UT 84130-0948
5387320	Email/PDF: MerrickBKNotifications@Resurgent.com	May 04 2021 11:45:07	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
5387321	Email/PDF: MerrickBKNotifications@Resurgent.com	May 04 2021 11:45:07	Merrick Bank/Cardworks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
5387325	EDI: NAVIENTFKASMSERV.COM	May 03 2021 22:53:00	Navient, Attn: Bankruptcy, PO Box 9640, Wilkes Barre, PA 18773-9640
5387324	EDI: NAVIENTFKASMSERV.COM	May 03 2021 22:53:00	Navient, PO Box 9655, Wilkes Barre, PA 18773-9655
5387326	Email/Text: bankruptcynotices@psecu.com	May 03 2021 19:10:00	P S E C U, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
5387332	EDI: RMSC.COM	May 03 2021 22:53:00	Syncb/PPC, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5387335	EDI: RMSC.COM	May 03 2021 22:53:00	Syncb/Sams Club, PO Box 965005, Orlando, FL 32896-5005
5387337	EDI: RMSC.COM	May 03 2021 22:53:00	Syncb/Walmart, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
5387328	EDI: RMSC.COM	May 03 2021 22:53:00	Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
5387330	EDI: RMSC.COM	May 03 2021 22:53:00	Syncb/ebay, PO Box 965013, Orlando, FL 32896-5013
5387329	EDI: RMSC.COM	May 03 2021 22:53:00	Syncb/ebay, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5387331	EDI: RMSC.COM	May 03 2021 22:53:00	Syncb/ppc, PO Box 965005, Orlando, FL 32896-5005
5387333	EDI: RMSC.COM	May 03 2021 22:53:00	Syncb/ppmc, PO Box 965005, Orlando, FL 32896-5005
5387334	EDI: RMSC.COM	May 03 2021 22:53:00	Syncb/qvc, PO Box 965005, Orlando, FL 32896-5005
5387495	+ EDI: RMSC.COM	May 03 2021 22:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5387338	EDI: RMSC.COM	May 03 2021 22:53:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5387339	EDI: RMSC.COM	May 03 2021 22:53:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
5387340	EDI: RMSC.COM	May 03 2021 22:53:00	Synchrony Bank/Qvc, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
5387341	EDI: RMSC.COM	May 03 2021 22:53:00	Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5387342	EDI: WTRRN BANK.COM	May 03 2021 22:53:00	Target, c/o Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
5387343	EDI: WTRRN BANK.COM	May 03 2021 22:53:00	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673

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Page 3 of 3
Total Noticed: 51

5387344 + EDI: USBANKARS.COM

May 03 2021 22:53:00 U.S. Bancorp, Attn: Bankruptcy, 800 Nicollet
Mall, Minneapolis, MN 55402-7014

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2021 at the address(es) listed below:

Name	Email Address
Jason Paul Provinzano	on behalf of Debtor 1 Krista Anna Wojciechowicz MyLawyer@JPPLaw.com G17727@notify.cincompass.com
Rebecca Ann Solarz	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmlawgroup.com
Robert P. Sheils, Jr (Trustee)	rsheils@sheilslaw.com PA41@ecfbis.com;psheldon@sheilslaw.com;jspottesq@sheilslaw.com;sheils@remote7solutions.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 Krista Anna Wojciechowicz
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:21-bk-00167-HWV**

Social Security number or ITIN xxx-xx-2664
EIN --_-----

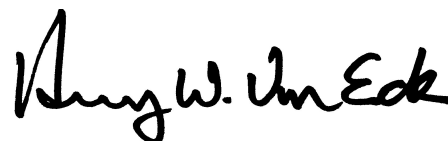
Social Security number or ITIN -----
EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Krista Anna Wojciechowicz
aka Krista A Wojciechowicz, aka Krista
Wojciechowicz

5/3/21**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.